

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINIOS

In re: RUSSEL J. WADE	§	Case No. 16-81661
CARLIE D. WADE	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 10/17/2016.
- 2) The plan was confirmed on 01/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/04/2019.
- 6) Number of months from filing or conversion to last payment: 27.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$117,900.00.
- 10) Amount of unsecured claims discharged without full payment: \$6,999.97.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 30,310.00	
Less amount refunded to debtor(s)	\$ 314.31	
NET RECEIPTS		\$ 29,995.69

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,476.17	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,476.17
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BARRICK SWITZER LONG BALSLEY	Lgl	4,000.00	4,000.00	4,000.00	4,000.00	0.00
ASSOCIATED BANK	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	19,127.23	17,945.07	17,945.07	17,945.07	1,685.51
CAPITAL ONE AUTO FINANCE	Uns	0.00	579.93	579.93	579.93	0.00
CHASE	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	1,163.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	620.79	NA	NA	0.00	0.00
COMED	Uns	289.56	NA	NA	0.00	0.00
CONSTELLATION	Uns	104.58	NA	NA	0.00	0.00
CREDENCE	Uns	267.91	NA	NA	0.00	0.00
CREDIT MANAGEMENT	Uns	720.54	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	504.24	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	75.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	67,932.00	68,641.65	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	494.00	506.03	506.03	506.03	0.00
MULFORD DENTAL GROUP	Uns	21.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,234.73	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	94.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MUTUAL MANAGEMENT SERVICES	Uns	93.75	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Uns	267.56	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Uns	34.41	NA	NA	0.00	0.00
NAVIENT	Uns	15,310.00	NA	NA	0.00	0.00
NICOR GAS	Uns	490.93	548.21	548.21	548.21	0.00
OSF HEALTHCARE	Uns	190.62	NA	NA	0.00	0.00
RADIOLOGY CONSULTANTS OF	Uns	165.10	NA	NA	0.00	0.00
ROCK RIVER WATER	Uns	101.35	107.80	107.80	107.80	0.00
ROCKFORD MERCANTILE AGENCY	Uns	144.34	253.62	253.62	253.62	0.00
ROCKFORD RADIOLOGY	Uns	34.24	NA	NA	0.00	0.00
SFC	Uns	1,521.00	1,893.35	1,893.35	1,893.35	0.00
STATE COLLECTION SERVICE INC	Uns	600.45	NA	NA	0.00	0.00
THE CITY OF ROCKFORD	Uns	270.78	NA	NA	0.00	0.00
UNIVERSITY OF WISCONSIN	Uns	247.71	NA	NA	0.00	0.00
MICHAEL CARLOVSKY	Uns	0.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	0.00	15,698.97	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 17,945.07	\$ 17,945.07	\$ 1,685.51
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 17,945.07	\$ 17,945.07	\$ 1,685.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 3,888.94	\$ 3,888.94	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,476.17	
Disbursements to Creditors	\$ 23,519.52	
TOTAL DISBURSEMENTS:		\$ 29,995.69

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/19/2019

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.